



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [BARCLAYS US LLC](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [173,847,000](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BARCLAYS US LLC](#)
[745 SEVENTH AVE](#)
[NEW YORK, NY 10019](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Average assets (\$000)		187,754,000		184,313,000		188,095,000		173,524,750		174,157,000		
Net income (\$000)		112,000		698,000		2,263,000		1,503,000		1,161,000		
Number of BHCs in peer group									128	125		
Earnings and Profitability:												
Percent of Average Assets												
Net interest income (tax equivalent)	1.50		1.54		1.46		1.65	2.77	7	1.77	3.01	9
+ Non-interest income	3.04		4.32		3.88		4.13	1.21	96	3.78	1.32	92
- Overhead expense	3.94		3.81		3.63		3.80	2.57	86	4.04	2.69	89
- Provision for credit losses	0.26		0.18		0.16		0.90	0.51	86	0.63	0.15	94
+ Securities gains (losses)	0		0		0		0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0		0		0		-0.20	0	0	0	0	42
= Pretax net operating income (tax equivalent)	0.34		1.88		1.55		0.87	1.04	34	0.88	1.56	8
Net operating income	0.24		1.51		1.20		0.87	0.81	52	0.67	1.19	10
Net income	0.24		1.51		1.20		0.87	0.82	51	0.67	1.19	10
Net income (Subchapter S adjusted)								1.18				1.17
Percent of Average Earning Assets												
Interest income (tax equivalent)	3.53		3.34		3.38		3.94	3.55	73	5.99	4.41	95
Interest expense	1.93		1.71		1.82		2.17	0.52	98	4.08	1.08	97
Net interest income (tax equivalent)	1.60		1.64		1.56		1.77	3.01	7	1.91	3.33	9
Losses, Allowance, and Past Due + Nonaccrual												
Net loan and lease losses / Average loans and leases	1.03		2.01		1.37		2.42	0.27	97	2.61	0.21	96
Earnings coverage of net loan and lease losses (X)	2.36		4.47		5.41		3.67	22.91	15	2.48	24.40	12
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.35		4.02		3.38		4.21	1.58	96	2.88	0.83	96
Allowance for loan and lease losses / Total loans and leases	3.34		4.02		3.37		4.21	1.55	96	2.88	0.81	96
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06		0.08		0.06		0.07	0.71	3	0.10	0.57	6
30–89 days past due loans and leases / Total loans and leases	0.36		0.40		0.38		0.53	0.39	74	0.81	0.43	87
Liquidity and Funding												
Net noncore funding dependence	27.99		35.66		20.90		31.38	3.20	92	16.83	14.45	60
Net short-term noncore funding dependence	-32.65		-22.97		-36.90		-24.90	-4.76	8	-42.64	3.38	7
Net loans and leases / Total assets	25.31		23.62		27.11		25.49	61.58	6	26.51	63.77	9
Capitalization												
Tier 1 leverage ratio	8.30		9.32		8.99		10.16	9.13	81	9.38	9.76	46
Holding company equity capital / Total assets	9.47		10.40		11.22		11.18	11.16	50	11.34	12.43	38
Total equity capital (including minority interest) / Total assets	9.47		10.40		11.22		11.18	11.29	47	11.34	12.57	34
Common equity tier 1 capital / Total risk-weighted assets	13.59		13.92		15.42		15.83	12.38	87	16.29	12.17	87
Net loans and leases / Equity capital (X)	2.67		2.27		2.42		2.28	5.58	4	2.34	5.21	8
Cash dividends / Net income	1,470.54		160.17		60.01		40.32	42.30	47	55.64	33.12	87
Cash dividends / Net income (Subchapter S adjusted)								-0.65				-12.02
Growth Rates												
Assets	2.67		-5.91		-0.50		7.94	16.68	24	-4.02	9.26	4
Equity capital	-6.51		0.91		-0.14		6.50	6.99	54	3.18	10.49	25
Net loans and leases	10.01		6.70		5.82		3.77	9.07	32	0.87	9.10	17
Noncore funding	-6.33		-3.73		-5.81		16.03	-12.18	82	-6.35	6.59	27
Parent Company Ratios												
Short-term debt / Equity capital	0		0		0		0	0.77	38	0	1.02	36
Long-term debt / Equity capital	43.60		43.03		40.63		42.03	13.56	86	44.76	13.04	87
Equity investment in subsidiaries / Equity capital	100.12		98.46		90.94		92.28	102.81	6	98.10	103.22	19
Cash from ops + noncash items + op expense / Op expense + dividends	4.81		8.82		118.92		242.78	147.24	88	216.49	190.27	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	847,000	835,000	3,326,000	3,528,000	4,380,000	1.44	-2.76
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	847,000	835,000	3,326,000	3,528,000	4,380,000	1.44	-2.76
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	847,000	835,000	3,326,000	3,528,000	4,380,000	1.44	-2.76
Investment interest income (tax equivalent).....	3,000	4,000	23,000	17,000	26,000	-25.00	0.00
Interest on balances due from depository institutions.....	7,000	6,000	25,000	52,000	197,000	16.67	-58.82
Interest income on other earning assets.....	691,000	605,000	2,591,000	2,778,000	5,088,000	14.21	-12.53
Total interest income (tax equivalent).....	1,548,000	1,450,000	5,965,000	6,375,000	9,691,000	6.76	-7.91
Interest on time deposits of \$250K or more	1,000	3,000	7,000	18,000	22,000	-66.67	-66.67
Interest on time deposits < \$250K.....	9,000	18,000	58,000	125,000	167,000	-50.00	-40.00
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	34,000	33,000	134,000	219,000	335,000	3.03	-12.82
Interest on other borrowings and trading liabilities.....	795,000	680,000	2,989,000	3,097,000	5,995,000	16.91	3.92
Interest on subordinated debt and mandatory convertible securities	6,000	6,000	24,000	47,000	82,000	0.00	-68.42
Total interest expense.....	845,000	740,000	3,212,000	3,506,000	6,601,000	14.19	0.48
Net interest income (tax equivalent).....	703,000	710,000	2,753,000	2,869,000	3,090,000	-0.99	-16.31
Non-interest income.....	1,426,000	1,990,000	7,306,000	7,167,000	6,578,000	-28.34	-15.82
Adjusted operating income (tax equivalent)	2,129,000	2,700,000	10,059,000	10,036,000	9,668,000	-21.15	-15.98
Overhead expense.....	1,848,000	1,754,000	6,837,000	6,592,000	7,037,000	5.36	23.04
Provision for credit losses.....	121,000	82,000	302,000	1,559,000	1,095,000		-46.93
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	1,000	2,000	0	-350,000	0	-50.00	
Pretax net operating income (tax equivalent).....	160,000	866,000	2,918,000	1,511,000	1,540,000	-81.52	-80.10
Applicable income taxes	45,000	163,000	635,000	344,000	368,000	-72.39	-83.81
Tax equivalent adjustments	3,000	5,000	20,000	-336,000	11,000	-40.00	200.00
Applicable income taxes (tax equivalent).....	48,000	168,000	655,000	8,000	379,000	-71.43	-82.80
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	112,000	698,000	2,263,000	1,503,000	1,161,000	-83.95	-78.67
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	112,000	698,000	2,263,000	1,503,000	1,161,000	-83.95	-78.67
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	112,000	698,000	2,263,000	1,503,000	1,161,000	-83.95	-78.67
Investment securities income (tax equivalent).....	3,000	4,000	23,000	17,000	26,000	-25.00	0.00
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	1,000	1,000	3,000	3,000	3,000	0.00	
All other securities	2,000	3,000	20,000	14,000	23,000	-33.33	-33.33
Cash dividends declared.....	1,647,000	1,118,000	1,358,000	606,000	646,000	47.32	
Common	1,647,000	1,053,000	1,228,000	450,000	450,000	56.41	
Preferred.....	0	65,000	130,000	156,000	196,000	-100.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.30			3.15			3.17			3.67	3.27	76	5.56	4	94
Less: Interest expense	1.80			1.61			1.71			2.02	0.48	98	3.79	0.98	99
Equals: Net interest income (tax equivalent)	1.50			1.54			1.46			1.65	2.77	7	1.77	3.01	9
Plus: Non-interest income	3.04			4.32			3.88			4.13	1.21	96	3.78	1.32	92
Equals: adjusted operating income (tax equivalent)	4.54			5.86			5.35			5.78	4.04	92	5.55	4.41	90
Less: Overhead expense	3.94			3.81			3.63			3.80	2.57	86	4.04	2.69	89
Less: Provision for credit losses	0.26			0.18			0.16			0.90	0.51	86	0.63	0.15	94
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0			0			0			-0.20	0	0	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.34			1.88			1.55			0.87	1.04	34	0.88	1.56	8
Less: Applicable income taxes (tax equivalent)	0.10			0.36			0.35			0	0.23	7	0.22	0.36	12
Less: Minority interest	0			0			0			0	0	42	0	0	36
Equals: Net operating income	0.24			1.51			1.20			0.87	0.81	52	0.67	1.19	10
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	50
Equals: Net income	0.24			1.51			1.20			0.87	0.82	51	0.67	1.19	10
Memo: Net income (last four quarters)	0.89			0.96			1.20			0.87	0.82	51	0.67	1.19	9
Net income—BHC and noncontrolling (minority) interest	0.24			1.51			1.20			0.87	0.83	51	0.67	1.20	9
Margin Analysis															
Average earning assets / Average assets	93.41			94.10			93.73			93.29	92.32	64	92.93	91.05	69
Average interest-bearing funds / Average assets	56.48			60.69			59.17			60.09	64.06	31	57.59	65.57	19
Interest income (tax equivalent) / Average earning assets	3.53			3.34			3.38			3.94	3.55	73	5.99	4.41	95
Interest expense / Average earning assets	1.93			1.71			1.82			2.17	0.52	98	4.08	1.08	97
Net interest income (tax equivalent) / Average earning assets	1.60			1.64			1.56			1.77	3.01	7	1.91	3.33	9
Yield or Cost															
Total loans and leases (tax equivalent)	7.41			7.97			7.68			9.17	4.27	96	10.85	5.09	97
Interest-bearing bank balances	0.30			0.22			0.23			0.41	0.27	84	2.27	2.04	64
Federal funds sold and reverse repos	0.54			0.67			0.63			1.28	0.68	82	3.67	2.44	84
Trading assets	10.39			6.84			8.33			6.62	0.60	97	9.20	0.99	97
Total earning assets	3.53			3.34			3.37			3.93	3.51	75	5.98	4.36	95
Investment securities (tax equivalent)	2.93			3.91			5.54			4.25	2.25	97	6.71	2.76	98
US Treasury and agency securities (excluding mortgage-backed securities)	2.92			2.90			2.12			2.35	2.05	77	2.62	2.61	54
Mortgage-backed securities	3.02			4.53			7.54			5.28	3.24	91	8.68	4.06	94
Other all other securities															1.19
Interest-bearing deposits	0.82			0.97			0.93			1.50	0.53	96	2.15	1.10	96
Time deposits of \$250K or more	1.17			1.62			1.30			1.64	1.42	69	2.16	1.96	63
Time deposits < \$250K	1.59			1.89			1.91			2.10	1.36	96	2.08	1.82	63
Other domestic deposits	0.73			0.75			0.75			1.30	0.36	98	2.20	0.93	97
Foreign deposits															1.19
Federal funds purchased and repos	0.82			0.85			0.82			1.48	0.62	87	4.22	1.86	90
Other borrowed funds and trading liabilities	7.16			5.91			6.62			6.18	1.50	98	8.33	2.38	98
All interest-bearing funds	3.19			2.65			2.89			3.36	0.74	98	6.58	1.49	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,426,000	1,990,000	7,306,000	7,167,000	6,578,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue.....	52,000	224,000	407,000	552,000	445,000
Investment banking fees and commissions.....	753,000	1,096,000	4,177,000	3,414,000	3,288,000
Insurance activities revenue.....	0	0	1,000	1,000	1,000
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	0	27,000	38,000	47,000	19,000
Other non-interest income.....	621,000	643,000	2,683,000	3,153,000	2,825,000
Total overhead expenses	1,848,000	1,754,000	6,837,000	6,592,000	7,037,000
Personnel expense.....	807,000	823,000	2,897,000	2,659,000	2,784,000
Net occupancy expense.....	49,000	43,000	179,000	175,000	169,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	30,000	18,000	97,000	83,000	90,000
Other operating expenses.....	962,000	870,000	3,664,000	3,675,000	3,994,000
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	10,242	9,850	9,993	10,063	9,713
Average personnel expense per employee.....	78.79	83.55	289.90	264.24	286.63
Average assets per employee.....	18,331.77	18,711.98	18,822.68	17,243.84	17,930.30

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0		0		0		0		2.02	10	0	2.72	10	
Overhead expenses / Net Interest Income + non-interest income	86.88		65.04		68.10		65.78		62.28	65	72.87	61.29	85	
Percent of Average Assets														
Total overhead expense	3.94		3.81		3.63		3.80		2.57	86	4.04	2.69	89	
Personnel expense.....	1.72		1.79		1.54		1.53		1.30	73	1.60	1.41	70	
Net occupancy expense.....	0.10		0.09		0.10		0.10		0.26	4	0.10	0.28	3	
Other operating expenses.....	2.11		1.93		2		2.17		0.94	91	2.35	0.97	96	
Overhead less non-interest income	0.90		-0.51		-0.25		-0.33		1.25	6	0.26	1.32	7	
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	86.80		64.96		67.97		65.68		61.82	68	72.79	60.64	85	
Personnel expense.....	37.91		30.48		28.80		26.49		32.36	22	28.80	32.39	24	
Net occupancy expense.....	2.30		1.59		1.78		1.74		6.58	3	1.75	6.52	5	
Other operating expenses.....	46.59		32.89		37.39		37.45		22.28	89	42.24	21.20	93	
Total non-interest income	66.98		73.70		72.63		71.41		28.83	93	68.04	29.23	90	
Fiduciary activities income	0		0		0		0		2.09	12	0	1.97	14	
Service charges on domestic deposit accounts	0		0		0		0		3.27	2	0	3.88	3	
Trading revenue.....	2.44		8.30		4.05		5.50		1.28	88	4.60	1.18	89	
Investment banking fees and commissions.....	35.37		40.59		41.53		34.02		2.46	96	34.01	3.54	95	
Insurance activities revenue.....	0		0		0.01		0.01		0.41	31	0.01	0.47	31	
Venture capital revenue.....	0		0		0		0		0.01	44	0	0.02	42	
Net servicing fees	0		0		0		0		0.01	42	0	0.28	21	
Net securitization income	0		0		0		0		0	45	0	0.01	44	
Net gain (loss) - sales of loans, OREO, and other assets	0		1		0.38		0.47		3.92	25	0.20	1.86	21	
Other non-interest income.....	29.17		23.81		26.67		31.42		9.65	94	29.22	10.04	92	
Overhead less non-interest income	19.82		-8.74		-4.66		-5.73		31.93	6	4.75	31.06	8	
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.13		18.82		21.76		22.77		18.63	77	23.90	20.56	77	
Applicable income tax + TE / Pretax net operating income + TE	30		19.40		22.45		0.53		21.18	4	24.61	23.23	70	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	2,000	8,000	4,000	9,000	11,000	-75.00	-90.91	
Commercial and industrial loans	217,000	154,000	157,000	161,000	190,000	40.91	21.23	
Loans to individuals	21,724,000	19,078,000	21,999,000	20,749,000	26,947,000	13.87	-8.34	
Loans to depository institutions and acceptances of other banks	10,067,000	10,429,000	10,062,000	10,407,000	8,043,000	-3.47	136.76	
Agricultural loans	0	0	0	0	0	0	0	
Other loans and leases	13,513,000	12,008,000	12,794,000	11,587,000	5,600,000	12.53	137.15	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	45,523,000	41,677,000	45,016,000	42,913,000	40,791,000	9.23	34.48	
Less: Allowance for loan and lease losses	1,519,000	1,677,000	1,516,000	1,806,000	1,176,000	-9.42	85.92	
Net loans and leases	44,004,000	40,000,000	43,500,000	41,107,000	39,615,000	10.01	33.20	
Debt securities that reprice or mature in over 1 year	129,000	139,000	139,000	138,000	131,000	-7.19	17.27	
Mutual funds and equity securities	7,000	7,000	7,000	7,000	5,000	0.00	40.00	
Subtotal	44,140,000	40,146,000	43,646,000	41,252,000	39,751,000	9.95	33.15	
Interest-bearing bank balances	10,047,000	13,572,000	8,783,000	8,549,000	8,175,000	-25.97	4.00	
Federal funds sold and reverse repos	67,412,000	68,007,000	64,962,000	66,500,000	60,943,000	-0.87	-23.11	
Debt securities that reprice or mature within 1 year	281,000	280,000	278,000	278,000	273,000	0.36	-12.46	
Trading assets	23,621,000	25,928,000	18,820,000	26,353,000	21,361,000	-8.90	-42.02	
Total earning assets	145,501,000	147,933,000	136,489,000	142,932,000	130,503,000	-1.64	-15.19	
Non-interest-bearing cash and due from depository institutions	1,985,000	2,352,000	2,324,000	2,018,000	1,906,000	-15.60	10.89	
Premises, fixed assets, and leases	315,000	240,000	308,000	238,000	210,000	31.25	76.97	
Other real estate owned	0	0	0	0	0	0	-100.00	
Investment in unconsolidated subsidiaries	18,000	23,000	18,000	8,000	9,000	-21.74	-76.62	
Intangible and other assets	26,028,000	18,775,000	21,337,000	16,090,000	16,792,000	38.63	-3.16	
Total assets	173,847,000	169,323,000	160,476,000	161,286,000	149,420,000	2.67	-13.28	
Quarterly average assets	187,754,000	184,313,000	190,205,000	173,116,000	174,427,000	1.87	-23.36	
Average loans and leases (YTD)	45,739,000	41,914,000	43,304,750	38,466,250	40,383,500	9.13	34.78	
Memoranda								
Loans held-for-sale	219,000	0	227,000	0	0	0	173.75	
Loans not held-for-sale	45,304,000	41,677,000	44,789,000	42,913,000	40,791,000	8.70	34.15	
Real estate loans secured by 1–4 family	0	0	0	0	0	0	-100.00	
Commercial real estate loans	2,000	8,000	4,000	9,000	11,000	-75.00	-88.89	
Construction and land development	0	0	0	0	0	0	0	
Multifamily	2,000	3,000	2,000	3,000	3,000	-33.33	0.00	
Nonfarm nonresidential	0	5,000	2,000	6,000	8,000	-100.00	-100.00	
Real estate loans secured by farmland	0	0	0	0	0	0	0	
Total investment securities	417,000	426,000	424,000	423,000	409,000	-2.11	-4.36	
U.S. Treasury securities	0	0	0	0	5,000	0	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	0	
Municipal securities	0	0	0	0	0	0	-100.00	
Mortgage-backed securities	129,000	139,000	138,000	138,000	131,000	-7.19	111.48	
Asset-backed securities	0	0	0	0	0	0	0	
Other debt securities	281,000	280,000	279,000	278,000	268,000	0.36	4.85	
Mutual funds and equity securities	7,000	7,000	7,000	7,000	5,000	0.00	40.00	
Available-for-sale securities	410,000	419,000	417,000	416,000	404,000	-2.15	-5.96	
U.S. Treasury securities	0	0	0	0	5,000	0	-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	0	
Municipal securities	0	0	0	0	0	0	-100.00	
Mortgage-backed securities	129,000	139,000	138,000	138,000	131,000	-7.19	111.48	
Asset-backed securities	0	0	0	0	0	0	0	
Other debt securities	281,000	280,000	279,000	278,000	268,000	0.36	4.85	
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	8,000	16,000	13,000	16,000	3,000	-50.00	33.33	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0	0	0	
Structured notes, fair value	0	0	0	0	0	0	0	
Pledged securities	0	0	0	0	0	0	0	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	69,000	107,000	66,000	79,000	73,000	-35.51	9.52
NOW, ATS and transaction accounts	4,091,000	3,691,000	4,542,000	3,758,000	3,221,000	10.84	85.95
Time deposits less brokered deposits < \$250K	-116,000	677,000	2,000	1,703,000	2,258,000		
MMDA and other savings accounts	14,669,000	14,250,000	14,074,000	13,592,000	12,721,000	2.94	11.70
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,713,000	18,725,000	18,684,000	19,132,000	18,273,000	-0.06	39.80
Time deposits of \$250K or more	329,000	594,000	354,000	886,000	1,147,000	-44.61	-40.93
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	57,985,000	65,049,000	53,017,000	59,228,000	44,583,000	-10.86	-25.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,583,000	1,992,000	1,839,000	0	0	-20.53	
Other borrowings w/remaining maturity of 1 year or less	1,595,000	3,161,000	1,150,000	3,610,000	4,335,000	-49.54	-86.66
Other borrowings w/remaining maturity over 1 year	26,052,000	22,584,000	24,690,000	22,115,000	21,273,000	15.36	76.32
Brokered deposits < \$250K	2,549,000	2,797,000	2,093,000	2,433,000	4,742,000	-8.87	-68.24
Noncore funding	90,093,000	96,177,000	83,143,000	88,272,000	76,080,000	-6.33	-20.16
Trading liabilities	7,301,000	8,006,000	8,221,000	8,435,000	5,375,000	-8.81	-55.52
Subordinated notes and debentures + trust preferred securities	791,000	791,000	791,000	791,000	2,077,000	0.00	-65.64
Other liabilities	40,479,000	28,008,000	31,625,000	26,618,000	30,678,000	44.53	1.49
Total liabilities	157,377,000	151,707,000	142,464,000	143,248,000	132,483,000	3.74	-14.85
Equity Capital							
Perpetual preferred stock (including surplus)	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000	-38.23	18.30
Common stock	18,000	18,000	18,000	18,000	18,000	0.00	0.00
Common surplus	12,559,000	12,510,000	12,560,000	12,510,000	12,339,000	0.39	2.06
Retained earnings	2,318,000	2,525,000	3,853,000	2,946,000	2,048,000	-8.20	15.50
Accumulated other comprehensive income	-41,000	-53,000	-35,000	-52,000	-84,000		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	16,470,000	17,616,000	18,012,000	18,038,000	16,937,000	-6.51	5.21
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	16,470,000	17,616,000	18,012,000	18,038,000	16,937,000	-6.51	5.21
Total liabilities and capital	173,847,000	169,323,000	160,476,000	161,286,000	149,420,000	2.67	-13.28
Memoranda							
Non-interest-bearing deposits	69,000	107,000	66,000	79,000	73,000	-35.51	9.52
Interest-bearing deposits	21,522,000	22,009,000	21,065,000	22,372,000	24,089,000	-2.21	-1.76
Total deposits	21,591,000	22,116,000	21,131,000	22,451,000	24,162,000	-2.37	-1.73
Long-term debt that reprices within 1 year	16,629,000	13,762,000	15,267,000	13,294,000	8,238,000	20.83	436.77
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,012,000	18,037,000	18,038,000	16,937,000	16,415,000		
Accounting restatements	0	0	0	0	-25,000		
Net income	112,000	698,000	2,263,000	1,503,000	1,161,000		
Net sale of new perpetual preferred stock	0	0	-1,000,000	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,647,000	1,118,000	1,358,000	606,000	646,000		
Change in other comprehensive income	-6,000	-1,000	17,000	32,000	12,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,000	0	52,000	172,000	20,000		
Holding company equity capital, ending balance	16,470,000	17,616,000	18,012,000	18,038,000	16,937,000		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	0		0		0			0.01	36.22	1	0.01	37.78	1		
Commercial and industrial loans	0.12		0.09		0.10			0.10	13.52	2	0.13	12.02	3		
Loans to individuals	12.50		11.27		13.71			12.86	3.40	90	18.03	4.20	94		
Loans to depository institutions and acceptances of other banks	5.79		6.16		6.27			6.45	0.03	99	5.38	0.04	99		
Agricultural loans.....	0		0		0			0	0.19	11	0	0.24	11		
Other loans and leases.....	7.77		7.09		7.97			7.18	4.63	72	3.75	5.01	47		
Net loans and leases.....	25.31		23.62		27.11			25.49	61.58	6	26.51	63.77	9		
Debt securities over 1 year.....	0.07		0.08		0.09			0.09	15.55	2	0.09	14.60	2		
Mutual funds and equity securities	0		0		0			0	0.05	37	0	0.06	34		
Subtotal	25.39		23.71		27.20			25.58	78.16	3	26.60	79.65	4		
Interest-bearing bank balances	5.78		8.02		5.47			5.30	7.51	35	5.47	3.06	75		
Federal funds sold and reverse repos.....	38.78		40.16		40.48			41.23	0.82	98	40.79	1.57	98		
Debt securities 1 year or less	0.16		0.17		0.17			0.17	1.68	14	0.18	1.91	13		
Trading assets	13.59		15.31		11.73			16.34	1.01	95	14.30	1.19	94		
Total earning assets.....	83.69		87.37		85.05			88.62	91.05	16	87.34	89.53	25		
Non-interest cash and due from depository institutions.....	1.14		1.39		1.45			1.25	1.07	63	1.28	1.14	62		
Other real estate owned.....	0		0		0			0	0.02	4	0	0.03	4		
All other assets.....	15.16		11.24		13.50			10.13	7.82	80	11.38	9.27	76		
Memoranda															
Short-term investments	44.72		48.34		46.13			46.70	11.17	96	46.44	7.63	96		
U.S. Treasury securities.....	0		0		0			0	0.84	17	0	1.03	26		
US agency securities (excluding mortgage-backed securities)	0		0		0			0	0.63	11	0	0.54	13		
Municipal securities	0		0		0			0	1.69	8	0	1.34	7		
Mortgage-backed securities	0.07		0.08		0.09			0.09	11.75	3	0.09	11.44	4		
Asset-backed securities	0		0		0			0	0.32	24	0	0.28	25		
Other debt securities	0.16		0.17		0.17			0.17	0.42	50	0.18	0.39	57		
Loans held-for-sale.....	0.13		0		0.14			0	0.52	7	0	0.39	7		
Loans held for investment.....	26.06		24.61		27.91			26.61	61.72	6	27.30	63.50	9		
Real estate loans secured by 1–4 family	0		0		0			0	11.91	1	0	13.29	2		
Revolving	0		0		0			0	1.66	3	0	2.07	3		
Closed-end, secured by first liens	0		0		0			0	9.81	1	0	10.69	2		
Closed-end, secured by junior liens	0		0		0			0	0.22	3	0	0.28	3		
Commercial real estate loans	0		0		0			0.01	22.22	3	0.01	22.23	3		
Construction and land development.....	0		0		0			0	3.40	3	0	3.44	3		
Multifamily.....	0		0		0			0	3.12	3	0	3.01	4		
Nonfarm nonresidential	0		0		0			0	14.72	3	0.01	14.69	4		
Real estate loans secured by farmland.....	0		0		0			0	0.33	8	0	0.36	9		

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0		0.02			0.01			0.02	57.15	1	0.03	57.46	2	
Real estate loans secured by 1–4 family.....	0		0			0			0	19.43	1	0	20.75	2	
Revolving	0		0			0			0	2.64	3	0	3.15	3	
Closed-end.....	0		0			0			0	16.59	1	0	17.39	2	
Commercial real estate loans	0		0.02			0.01			0.02	34.63	3	0.03	33.52	3	
Construction and land development.....	0		0			0			0	5.26	3	0	5.09	3	
1–4 family.....	0		0			0			0	0.93	5	0	0.94	7	
Other	0		0			0			0	4.19	3	0	4.02	3	
Multifamily.....	0		0.01			0			0.01	4.96	3	0.01	4.69	4	
Nonfarm nonresidential	0		0.01			0			0.01	22.93	3	0.02	22.15	4	
Owner-occupied.....	0		0			0			0	7.68	2	0	7.72	3	
Other.....	0		0.01			0			0.01	14.95	3	0.02	14.34	4	
Real estate loans secured by farmland.....	0		0			0			0	0.54	8	0	0.55	9	
Loans to depository institutions and acceptances of other banks.....	22.11		25.02			22.35			24.25	0.06	99	19.72	0.11	99	
Commercial and industrial loans	0.48		0.37			0.35			0.38	22.17	3	0.47	19.53	3	
Loans to individuals	47.72		45.78			48.87			48.35	6.13	96	66.06	7.13	96	
Credit card loans	47.51		45.36			48.67			47.85	0.65	97	64.99	0.81	97	
Agricultural loans.....	0		0			0			0	0.32	11	0	0.37	11	
Other loans and leases.....	29.68		28.81			28.42			27	9.09	91	13.73	9.85	72	
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.01		0.04			0.02			0.05	381.27	1	0.06	391.26	1	
Real estate loans secured by 1–4 family.....	0		0			0			0	125.03	1	0	138.18	1	
Revolving	0		0			0			0	17.42	2	0	21.26	2	
Closed-end.....	0		0			0			0	106.14	1	0	115.20	1	
Commercial real estate loans	0.01		0.04			0.02			0.05	234.65	2	0.06	229.44	3	
Construction and land development.....	0		0			0			0	35.62	2	0	34.95	2	
1–4 family.....	0		0			0			0	6.34	5	0	6.61	6	
Other	0		0			0			0	28.16	2	0	27.32	2	
Multifamily.....	0.01		0.02			0.01			0.02	32.74	3	0.02	31.04	4	
Nonfarm nonresidential	0		0.03			0.01			0.03	155.06	3	0.05	152.10	4	
Owner-occupied.....	0		0			0			0	52.37	2	0	53.07	3	
Other	0		0.03			0.01			0.03	100.54	3	0.05	97.41	4	
Real estate loans secured by farmland.....	0		0			0			0	3.44	8	0	3.60	8	
Loans to depository institutions and acceptances of other banks.....	59.17		55.47			54.31			53.82	0.28	99	46.03	0.44	99	
Commercial and industrial loans	1.28		0.82			0.85			0.83	139.91	2	1.09	122.02	3	
Loans to individuals	127.68		101.48			118.73			107.31	37.47	88	154.20	43.51	91	
Credit card loans	127.11		100.56			118.24			106.19	3.30	96	151.70	4.34	95	
Agricultural loans.....	0		0			0			0	1.88	11	0	2.18	11	
Other loans and leases.....	79.42		63.87			69.05			59.92	49.54	64	32.05	52.44	40	
Supplemental															
Non-owner occupied CRE loans / Gross loans	0		0.02			0.01			0.02	27.32	3	0.03	26.45	3	
(CECL transition adjusted)	0.01		0.04			0.02			0.05	183.76	2	0.06	178.57	3	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.01		0.04			0.02			0.05	240.85	2	0.06	236.10	3	

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	44.72			48.34			46.13			46.70	11.17	96	46.44	7.63	96
Liquid assets	59.36			64.96			59.22			64.21	26.22	94	61.92	22.44	93
Investment securities	0.24			0.25			0.26			0.26	17.85	2	0.27	16.99	3
Net loans and leases	25.31			23.62			27.11			25.49	61.58	6	26.51	63.77	9
Net loans, leases and standby letters of credit	25.31			23.62			27.11			25.49	62.48	6	26.51	64.84	8
Core deposits	10.76			11.06			11.64			11.86	70.67	2	12.23	63.09	4
Noncore funding	51.82			56.80			51.81			54.73	14.13	97	50.92	19.36	94
Time deposits of \$250K or more	0.19			0.35			0.22			0.55	2.11	14	0.77	2.94	12
Foreign deposits	0			0			0			0	0.36	39	0	0.43	38
Federal funds purchased and repos	33.35			38.42			33.04			36.72	1.47	99	29.84	1.94	99
Secured federal funds purchased	0			0			0			0	0	48	0	0	49
Net federal funds purchased (sold)	-5.42			-1.75			-7.44			-4.51	0.54	6	-10.95	0.48	3
Commercial paper	0.91			1.18			1.15			0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.92			1.87			0.72			2.24	1.24	76	2.90	3.01	53
Earning assets that reprice within 1 year	77.55			77.08			79.93			78.06	39.38	98	78	39.29	98
Interest-bearing liabilities that reprice within 1 year	0.91			1.42			0.86			1.96	8.20	6	13.69	10.19	79
Long-term debt that reprices within 1 year	9.57			8.13			9.51			8.24	0.47	95	5.51	0.96	91
Net assets that reprice within 1 year	67.08			67.53			69.55			67.86	29.11	98	58.80	26.63	97
Other Liquidity and Funding Ratios															
Net noncore funding dependence	27.99			35.66			20.90			31.38	3.20	92	16.83	14.45	60
Net short-term noncore funding dependence	-32.65			-22.97			-36.90			-24.90	-4.76	8	-42.64	3.38	7
Short-term investment / Short-term noncore funding	122.75			112.69			127.81			115.79	184.19	38	132.32	77.77	76
Liquid assets - short-term noncore funding / Nonliquid assets	56.42			62.98			56.70			66.69	28.18	89	70.44	16.97	90
Net loans and leases / Total deposits	203.81			180.86			205.86			183.10	79.43	98	163.96	90.31	96
Net loans and leases / Core deposits	235.15			213.62			232.82			214.86	88.34	98	216.80	103.93	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05			0.09			0.08			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital										0.09	4.31	2	0.02	1.36	12
Structured notes appreciation (depreciation) / Tier 1 capital										0.02				0	
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0	11.38	15	0	12.67	14
Available-for-sale securities	98.32			98.36			98.35			98.35	87.23	61	98.78	85.40	68
U.S. Treasury securities	0			0			0			0	4.72	16	1.22	6.15	51
US agency securities (excluding mortgage-backed securities)	0			0			0			0	4.01	10	0	3.49	13
Municipal securities	0			0			0			0	9.83	7	0	7.75	7
Mortgage-backed securities	30.94			32.63			32.55			32.62	66.64	8	32.03	67.43	10
Asset-backed securities	0			0			0			0	1.91	24	0	1.66	24
Other debt securities	67.39			65.73			65.80			65.72	3.01	98	65.53	2.94	97
Mutual funds and equity securities	1.68			1.64			1.65			1.65	0.35	91	1.22	0.40	84
Debt securities 1 year or less	67.39			65.73			65.57			65.72	10.55	97	66.75	11.86	95
Debt securities 1 to 5 years	0			0			0			0	17.03	1	0	17.94	1
Debt securities over 5 years	30.94			32.63			32.78			32.62	69.86	12	32.03	66.02	16
Pledged securities	0			0			0			0	35.67	1	0	30.57	2
Structured notes, fair value	0			0			0			0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-5.03			7.21			-1.73			8.55	183.32	14	-2.37	26.69	36
Investment securities	-2.11			10.65			0.24			3.42	23.62	22	11.44	11.75	63
Core deposits	-0.06			2.71			-2.34			4.70	26.88	3	11.10	11.23	63
Noncore funding	-6.33			-3.73			-5.81			16.03	-12.18	82	-6.35	6.59	27

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			101,754,000	99,258,000	91,437,000
Commit: Secured commercial real estate loans	6,000	6,000	6,000	6,000	1,000
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			93,558,000	85,686,000	88,597,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	59,435,000	48,029,000	56,706,000	46,577,000	54,700,000
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,071,000	1,994,000	1,685,000	2,047,000	47,707,000
Credit derivative contracts w/ purchased credit protection-investment grade	12,661,000	6,921,000	8,983,000	6,728,000	4,849,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	233,785,000	137,927,000	207,046,000	112,992,000	95,567,000
Derivative Contracts					
Interest rate futures and forward contracts	350,036,000	365,460,000	223,377,000	248,230,000	251,741,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	42,910,000	46,994,000	44,681,000	48,425,000	17,958,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	989,000	7,161,000	12,444,000	6,254,000	3,675,000
Written options contracts (commodity and other)	182,168,000	103,341,000	144,986,000	107,857,000	146,763,000
Purchased options contracts (commodity and other)	179,059,000	100,974,000	137,193,000	109,029,000	139,970,000
Commodity and other swaps	172,000	553,000	229,000	653,000	0

BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				63.41			61.54		22.01	94	61.19	23.52	94	
Standby letters of credit	0		0		0		0		0.71	2	0	0.84	3	
Commercial and similar letters of credit	0		0		0		0		0.02	20	0	0.02	17	
Securities lent	34.19		28.37		35.34		28.88		0.18	96	36.61	0.40	96	
Credit derivatives - notional amount (holding company as guarantor)	0		0		0		0		0.35	26	0	0.42	27	
Credit derivatives - notional amount (holding company as beneficiary)	0.62		1.18		1.05		1.27		0.30	90	31.93	0.52	96	
Credit derivative contracts w/ purchased credit protection-investment grade	7.28		4.09		5.60		4.17		0.25	93	3.25	0.30	92	
Credit derivative contracts w/ purchased credit protection-noninvest grade	134.48		81.46		129.02		70.06		0.30	99	63.96	0.45	99	
Derivative contracts	434.48		368.81		350.78		322.69		48.62	92	374.85	68.47	92	
Interest rate contracts	226.03		243.59		167.04		183.93		34.36	93	180.50	47.31	91	
Interest rate futures and forward contracts	201.35		215.84		139.20		153.91		6.21	95	168.48	10.67	93	
Written options contracts (interest rate)	0		0		0		0		2.18	9	0	2.47	10	
Purchased options contracts (interest rate)	0		0		0		0		1.46	22	0	2.65	22	
Interest rate swaps	24.68		27.75		27.84		30.02		20.83	80	12.02	28.86	42	
Foreign exchange contracts	0		0		0		0		6.01	25	0	10.12	22	
Futures and forward foreign exchange contracts	0		0		0		0		3.47	25	0	5.23	23	
Written options contracts (foreign exchange)	0		0		0		0		0.03	40	0	0.05	39	
Purchased options contracts (foreign exchange)	0		0		0		0		0.04	40	0	0.08	39	
Foreign exchange rate swaps	0		0		0		0		0.77	39	0	2.03	38	
Equity, commodity, and other derivative contracts	208.45		125.22		183.74		138.76		1.86	97	194.36	3.32	97	
Commodity and other futures and forward contracts	0.57		4.23		7.75		3.88		0.14	93	2.46	0.19	92	
Written options contracts (commodity and other)	104.79		61.03		90.35		66.87		0.52	98	98.22	0.98	99	
Purchased options contracts (commodity and other)	103		59.63		85.49		67.60		0.37	99	93.68	0.94	99	
Commodity and other swaps	0.10		0.33		0.14		0.40		0.32	81	0	0.38	35	
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				234.97			258.04		42.82	98	226.42	45.53	96	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	755,334,000	624,483,000	562,910,000	520,448,000	560,107,000
Interest rate contracts	392,946,000	412,454,000	268,058,000	296,655,000	269,699,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	362,388,000	212,029,000	294,852,000	223,793,000	290,408,000
Derivatives Position					
Futures and forwards	351,025,000	372,621,000	235,821,000	254,484,000	255,416,000
Written options	182,168,000	103,341,000	144,986,000	107,857,000	146,763,000
Exchange-traded	182,168,000	103,341,000	144,986,000	107,857,000	146,763,000
Over-the-counter	0	0	0	0	0
Purchased options	179,059,000	100,974,000	137,193,000	109,029,000	139,970,000
Exchange-traded	179,059,000	100,974,000	137,193,000	109,029,000	139,970,000
Over-the-counter	0	0	0	0	0
Swaps	43,082,000	47,547,000	44,910,000	49,078,000	17,958,000
Held for trading	712,252,000	576,936,000	518,000,000	471,370,000	542,149,000
Interest rate contracts	350,036,000	365,460,000	223,377,000	248,230,000	251,741,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	362,216,000	211,476,000	294,623,000	223,140,000	290,408,000
Non-traded	43,082,000	47,547,000	44,910,000	49,078,000	17,958,000
Interest rate contracts	42,910,000	46,994,000	44,681,000	48,425,000	17,958,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	172,000	553,000	229,000	653,000	0
Derivative contracts (excluding futures and FX 14 days or less)	11,197,576,000	11,483,545,000	11,497,509,000	11,798,797,000	10,888,818,000
One year or less	6,869,259,000	6,936,957,000	7,149,374,000	7,539,812,000	7,017,318,000
Over 1 year to 5 years	2,806,535,000	3,057,689,000	3,052,003,000	2,993,408,000	2,857,939,000
Over 5 years	1,521,782,000	1,488,899,000	1,296,132,000	1,265,577,000	1,013,561,000
Gross negative fair value (absolute value)	11,984,000	9,006,000	10,033,000	9,121,000	5,380,000
Gross positive fair value	11,739,000	8,890,000	9,804,000	9,143,000	5,108,000
Held for trading	11,712,000	8,809,000	9,760,000	9,068,000	5,108,000
Non-traded	27,000	81,000	44,000	75,000	0
Current credit exposure on risk-based capital derivative contracts	2,010,000	802,000	861,000	1,416,000	4,361,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	52.02			66.05			47.62			57	94.10	5	48.15	93.44	5
Foreign exchange contracts	0			0			0			0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	47.98			33.95			52.38			43	1.17	99	51.85	1.64	99
Futures and forwards	46.47			59.67			41.89			48.90	14.05	89	45.60	13.49	87
Written options	24.12			16.55			25.76			20.72	8.18	82	26.20	5.91	91
Exchange-traded	24.12			16.55			25.76			20.72	0.14	98	26.20	0.15	99
Over-the-counter	0			0			0			0	7.73	7	0	5.10	6
Purchased options	23.71			16.17			24.37			20.95	3.42	96	24.99	4.42	93
Exchange-traded	23.71			16.17			24.37			20.95	0.15	99	24.99	0.28	98
Over-the-counter	0			0			0			0	2.86	21	0	3.35	18
Swaps	5.70			7.61			7.98			9.43	68.76	10	3.21	69.75	8
Held for trading	94.30			92.39			92.02			90.57	43.53	75	96.79	44.16	84
Interest rate contracts	46.34			58.52			39.68			47.70	36.62	51	44.95	37.24	53
Foreign exchange contracts	0			0			0			0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	47.95			33.86			52.34			42.87	0.68	99	51.85	0.83	99
Non-traded	5.70			7.61			7.98			9.43	56.47	24	3.21	55.84	15
Interest rate contracts	5.68			7.53			7.94			9.30	53.82	24	3.21	52.22	17
Foreign exchange contracts	0			0			0			0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.02			0.09			0.04			0.13	0.10	83	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	1,482.47			1,838.89			2,042.51			2,267.05	91.48	99	1,944.06	93.86	97
One year or less	909.43			1,110.83			1,270.07			1,448.72	32.05	98	1,252.85	32.17	96
Over 1 year to 5 years	371.56			489.64			542.18			575.16	27.06	99	510.25	30.45	96
Over 5 years	201.47			238.42			230.26			243.17	29.56	99	180.96	28.09	98
Gross negative fair value (absolute value)	1.59			1.44			1.78			1.75	1.55	65	0.96	0.83	56
Gross positive fair value	1.55			1.42			1.74			1.76	2.23	42	0.91	1.19	40
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.77			0.53			0.59			0.52	0.07	92	0.33	0.06	91
Gross positive fair value (X)	0.76			0.52			0.58			0.52	0.09	93	0.31	0.07	91
Held for trading (X)	0.76			0.51			0.57			0.52	0.07	93	0.31	0.06	91
Non-traded (X)	0			0			0			0	0.02	41	0	0.01	5
Current credit exposure (X)	0.13			0.05			0.05			0.08	0.06	67	0.27	0.05	91
Credit losses on derivative contracts	0			0			0			0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0	0	46	0	0	47
90+ days past due	0			0			0			0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.97			0.77			0.86			1.50	0.85	81	5.19	0.73	92

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,516,000	1,806,000	1,806,000	1,176,000	1,137,000
Gross losses	164,000	262,000	804,000	1,141,000	1,271,000
Write-downs, transfers to loans held-for-sale	0	0	23,000	0	-3,000
Recoveries	46,000	51,000	212,000	212,000	215,000
Net losses	118,000	211,000	592,000	929,000	1,056,000
Provision for loan and lease losses	121,000	82,000	302,000	1,559,000	1,095,000
Adjustments	0	0	0	0	0
Ending balance	1,519,000	1,677,000	1,516,000	1,806,000	1,176,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.26		0.18		0.16			0.90	0.51	86	0.63	0.15	94		
Provision for loan and lease losses / Average loans and leases	1.06		0.78		0.70			4.05	0.82	97	2.71	0.24	97		
Provision for loan and lease losses / Net loan and lease losses	102.54		38.86		51.01			167.81	487.86	12	103.69	130.58	37		
Allowance for loan and lease losses / Total loans and leases not held for sale	3.35		4.02		3.38			4.21	1.58	96	2.88	0.83	96		
Allowance for loan and lease losses / Total loans and leases	3.34		4.02		3.37			4.21	1.55	96	2.88	0.81	96		
Allowance for loan and lease losses / Net loans and leases losses (X)	3.22		1.99		2.56			1.94	11.58	3	1.11	8.03	1		
Allowance for loan and lease losses / Nonaccrual assets	5,625.93		4,932.35		6,064			5,825.81	299.17	98	2,940	218.72	97		
ALLL / 90+ days past due + nonaccrual loans and leases	748.28		657.65		781.44			580.71	244.34	92	291.81	151.73	85		
Gross loan and lease losses / Average loans and leases	1.43		2.50		1.86			2.97	0.34	96	3.15	0.28	96		
Recoveries / Average loans and leases	0.40		0.49		0.49			0.55	0.07	96	0.53	0.08	95		
Net losses / Average loans and leases	1.03		2.01		1.37			2.42	0.27	97	2.61	0.21	96		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0		0.05			0	0	44	-0.01	0	0		
Recoveries / Prior year-end losses	5.72		4.47		18.58			16.68	33.98	15	17.13	36.22	17		
Earnings coverage of net loan and lease losses (X)	2.36		4.47		5.41			3.67	22.91	15	2.48	24.40	12		
Net Loan and Lease Losses By Type															
Real estate loans	0		0		0			0	0.04	23	0	0.01	38		
Real estate loans secured by 1–4 family									0.01			0.01			
Revolving									0.01			0.02			
Closed-end									0			0			
Commercial real estate loans	0		0		0			0	0.07	17	0	0.01	38		
Construction and land development									0			-0.01			
1–4 family									0			0			
Other									0			-0.01			
Multifamily	0		0		0			0	0	58	0	0	56		
Nonfarm nonresidential			0		0			0	0.11	14	0	0.02	38		
Owner-occupied			0		0			0	0.02	26	0	0.01	45		
Other			0		0			0	0.08	24	0	0.01	40		
Real estate loans secured by farmland									0.02			0.01			
Commercial and industrial loans	1.84		5.19		3.18			4.97	0.47	99	6.32	0.37	99		
Loans to individuals	2.15		4.38		2.67			4.44	1.13	95	3.87	1.17	94		
Credit card loans	2.15		4.36		2.65			4.41	2.92	80	3.87	3.11	66		
Agricultural loans									0.19			0.08			
Loans to foreign governments and institutions									0			0			
Other loans and leases	0		0		0			0	0.15	25	0	0.15	22		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	163,000	167,000	170,000	227,000	332,000
90+ days past due loans and leases	176,000	221,000	169,000	280,000	363,000
Nonaccrual loans and leases	27,000	34,000	25,000	31,000	40,000
Total past due and nonaccrual loans and leases	366,000	422,000	364,000	538,000	735,000
Restructured 30–89 days past due	17,000	19,000	19,000	21,000	32,000
Restructured 90+ days past due	17,000	21,000	16,000	20,000	33,000
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	34,000	40,000	35,000	41,000	65,000
30–89 days past due loans held for sale	2,000	0	0	0	0
90+ days past due loans held for sale	3,000	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	5,000	0	0	0	0
Restructured loans and leases in compliance	196,000	251,000	213,000	256,000	249,000
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0
Percent of Loans and Leases					
30–89 days past due loans and leases	0.36	0.40	0.38	0.53	0.39
90+ days past due loans and leases	0.39	0.53	0.38	0.65	0.12
Nonaccrual loans and leases	0.06	0.08	0.06	0.07	0.66
90+ days past due and nonaccrual loans and leases	0.45	0.61	0.43	0.72	0.85
30–89 days past due restructured	0.04	0.05	0.04	0.05	0.01
90+ days past due restructured	0.04	0.05	0.04	0.05	0.01
Nonaccrual restructured	0	0	0	0	0.13
30–89 days past due loans held for sale	0	0	0	0	38
90+ days past due loans held for sale	0.01	0	0	0	41
Nonaccrual loans held for sale	0	0	0	0	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.36	0.40	0.38	0.53	0.40
90+ days past due assets	0.39	0.53	0.38	0.65	0.12
Nonaccrual assets	0.06	0.08	0.06	0.07	0.67
30+ days past due and nonaccrual assets	0.80	1.01	0.81	1.25	1.29
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.12	0.15	0.12	0.19	0.52
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.15	0.12	0.19	0.55
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.15	0.19	0.17	0.20	0.60
Allowance for loan and lease losses	16.92	19.38	18.01	18.16	66.66
Equity capital + allowance for loan and lease losses	1.43	1.68	1.40	1.65	4.97
Tier 1 capital + allowance for loan and lease losses	1.51	1.73	1.47	1.70	6.05
Loans and leases + other real estate owned	0.56	0.78	0.61	0.76	0.97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0			0			0			0	0.39	1	0	0.38	2
	90+ days past due		0			0			0			0	0.16	14	0	0.16	13
	Nonaccrual.....		0			0			0			0	0.76	1	0	0.46	2
Commercial and industrial	30–89 days past due		0.46			1.30			1.27			1.24	0.23	96	1.58	0.31	95
	90+ days past due		0.92			0.65			1.27			1.24	0.03	99	1.58	0.05	99
	Nonaccrual.....		0			0			0			0	0.75	3	0	0.83	3
Individuals	30–89 days past due		0.75			0.86			0.76			1.08	0.83	75	1.22	0.83	73
	90+ days past due		0.80			1.15			0.76			1.34	0.14	95	1.34	0.17	93
	Nonaccrual.....		0.12			0.18			0.11			0.15	0.28	49	0.15	0.17	56
Depository institution loans	30–89 days past due		0			0			0			0	0	46	0	0	47
	90+ days past due		0			0			0			0	0	46	0	0	49
	Nonaccrual.....		0			0			0			0	0	47	0	0	48
Agricultural	30–89 days past due											0.17			0.24		
	90+ days past due											0			0		
	Nonaccrual.....											0.49			0.67		
Foreign governments	30–89 days past due											0			0.07		
	90+ days past due											0			0		
	Nonaccrual.....											0.09			0.03		
Other loans and leases	30–89 days past due		0			0			0			0	0.18	15	0	0.20	14
	90+ days past due		0			0			0			0	0.01	33	0	0.01	30
	Nonaccrual.....		0			0			0			0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Memoranda																
1–4 family	30–89 days past due										0.65				0.67	
	90+ days past due										0.33				0.31	
	Nonaccrual										0.89				0.73	
Revolving	30–89 days past due										0.48				0.45	
	90+ days past due										0.03				0.05	
	Nonaccrual										1.13				1	
Closed-end	30–89 days past due										0.65				0.70	
	90+ days past due										0.38				0.35	
Junior lien	30–89 days past due										0.87				0.70	
	90+ days past due										0.02				0.02	
	Nonaccrual										0				0	
											0.04				0.04	
Commercial real estate	30–89 days past due	0			0			0			0	0.26	4	0	0.18	4
	90+ days past due	0			0			0			0	0.02	23	0	0.03	19
	Nonaccrual	0			0			0			0	0.62	2	0	0.23	5
Construction and development	30–89 days past due										0.28				0.28	
	90+ days past due										0.01				0.02	
	Nonaccrual										0.41				0.20	
1–4 family	30–89 days past due										0.03				0.06	
	90+ days past due										0				0	
Other	30–89 days past due										0.03				0.02	
	90+ days past due										0.22				0.20	
	Nonaccrual										0				0.01	
											0.35				0.17	
Multifamily	30–89 days past due	0			0			0			0	0.09	22	0	0.08	19
	90+ days past due	0			0			0			0	0	45	0	0	41
	Nonaccrual	0			0			0			0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due				0			0			0	0.23	6	0	0.14	5
	90+ days past due				0			0			0	0.02	26	0	0.03	22
	Nonaccrual				0			0			0	0.80	2	0	0.28	5
Owner Occupied	30–89 days past due				0			0			0	0.07	8	0	0.07	8
	90+ days past due				0			0			0	0	33	0	0.01	26
	Nonaccrual				0			0			0	0.27	5	0	0.16	7
Other	30–89 days past due				0			0			0	0.14	11	0	0.07	9
	90+ days past due				0			0			0	0.01	33	0	0.01	30
	Nonaccrual				0			0			0	0.44	5	0	0.10	9
Farmland	30–89 days past due										0.11				0.23	
	90+ days past due										0				0.01	
	Nonaccrual										1.13				0.84	
Credit card	30–89 days past due	0.74			0.86			0.76			1.06	0.95	55	1.22	1.19	45
	90+ days past due	0.80			1.16			0.76			1.34	0.63	84	1.35	0.78	75
	Nonaccrual	0.12			0.18			0.11			0.15	0.05	83	0.15	0.11	75

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019								
Common Equity Tier 1 Capital													
Common stock plus related surplus	12,577,000	12,528,000	12,578,000	12,528,000	12,357,000								
Retained earnings	2,319,000	2,525,000	3,853,000	2,947,000	2,048,000								
Accumulated other comprehensive income (AOCI)	-41,000	-53,000	-35,000	-52,000	-84,000								
Common equity tier 1 minority interest	0	0	0	0	0								
Common equity tier 1 capital before adjustments/deductions	14,855,000	15,000,000	16,396,000	15,423,000	14,321,000								
Common Equity Tier 1 Capital: Adjustments/Deductions													
Less: Goodwill, intangible assets, and deferred tax assets	928,000	477,000	946,000	493,000	581,000								
Accumulated other comprehensive income-related adjustments	-41,000	-53,000	-35,000	-53,000	0								
Other deductions from common equity tier 1 capital	88,000	69,000	89,000	68,000	42,000								
Subtotal:	13,880,000	14,507,000	15,396,000	14,915,000	13,698,000								
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	15,000								
Common equity tier 1 capital	13,880,000	14,507,000	15,396,000	14,915,000	13,683,000								
Additional Tier 1 Capital													
Additional tier 1 capital instruments and related surplus	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000								
Non-qualifying capital instruments	0	0	0	0	0								
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0								
Additional tier 1 capital before deductions	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000								
Less: Additional tier 1 capital deductions	0	0	0	0	0								
Additional tier 1 capital	1,616,000	2,616,000	1,616,000	2,616,000	2,616,000								
Tier 1 Capital													
Tier 2 Capital													
Tier 2 capital instruments and related surplus	791,000	791,000	783,000	791,000	2,077,000								
Non-qualifying capital instruments	0	0	0	0	0								
Total capital minority interest not included in tier 1 capital	0	0	0	0	0								
Allowance for loan and lease losses in tier 2 capital	1,041,000	891,000	982,000	864,000	897,000								
Exited advanced approach eligible credit reserves													
Unrealized gains on AFS preferred stock classified as equity					0								
Tier 2 capital before deductions	1,832,000	1,682,000	1,765,000	1,655,000	2,974,000								
Exited advanced approach tier 2 capital before deductions													
Less: Tier 2 capital deductions	0	0	0	0	0								
Tier 2 capital	1,832,000	1,682,000	1,765,000	1,655,000	2,974,000								
Exited advanced approach tier 2 capital													
Total capital	17,328,000	18,805,000	18,777,000	19,186,000	19,273,000								
Exited advanced approach total capital													
Total Assets for Capital Ratios													
Average total consolidated assets, adjusted	187,754,000	184,313,000	190,205,000	173,116,000	174,427,000								
Less: Deductions from common equity tier 1 capital	1,016,000	546,000	1,035,000	561,000	638,000								
Less: Other deductions	-41,000	-53,000	-35,000	-53,000	0								
Total assets for leverage ratio	186,779,000	183,820,000	189,205,000	172,608,000	173,789,000								
Total risk-weighted assets	102,134,530	104,242,320	99,837,705	94,199,580	83,973,130								
Exited advanced approach total RWA													
Capital Ratios													
Common equity tier 1 capital, column A	13.59		13.92		15.42			15.83	12.35	87	16.29	12.11	88
Common equity tier 1 capital, column B	0		0		0			0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.17		16.43		17.04			18.61	13.08	92	19.41	12.78	93
Tier 1 capital, column B	0		0		0			0	0.34	46	0	0.34	46
Total capital, column A	16.97		18.04		18.81			20.37	15.23	91	22.95	14.36	95
Total capital, column B	0		0		0			0	0.39	46	0	0.38	46
Tier 1 leverage	8.30		9.32		8.99			10.16	9.13	81	9.38	9.76	46
Supplementary leverage ratio, advanced approaches HCs	6.77		8.60		7.33			9.51	8.72	73	7.81	7.41	72

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		13,000			12,000			14,000			15,000			12,000		8.33	44.44
Total property and casualty assets		13,000			12,000			14,000			15,000			12,000		8.33	44.44
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		6,000			6,000			6,000			6,000			7,000		0.00	20.00
Total property and casualty equity		6,000			6,000			6,000			6,000			7,000		0.00	20.00
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			1,000			
Total property and casualty		0			0			0			0			1,000			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		4,000			4,000			5,000			5,000			4,000		0.00	33.33
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			1,000			1,000			1,000			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			1,000			1,000			1,000			
Premiums		0			0			1,000			1,000			1,000			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			1,000			1,000			1,000			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		6,000			6,000			6,000			6,000			6,000		0.00	20.00
Life insurance assets		0			0			0			0			0			
Analysis Ratios																	
03/31/2022																	
BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0.01		0.01			0.01			0.01	0	82	0.01	0.01	79			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100		100			100			100	53.67	76	100	51.47	79			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0		0			0			0	46.33	23	0	48.53	20			
Separate account assets (L/H) / Total life assets															11.24		7.26
Insurance activities revenue / Adjusted operating income	0		0			0.01			0.01	0.41	31	0.01	0.47	31			
Premium income / Insurance activities revenue						100			100	2.84	98	100	7.32	97			
Credit related premium income / Total premium income						0			0	38.23	29	0	34.91	29			
Other premium income / Total premium income						100			100	61.77	70	100	65.09	70			
Insurance underwriting net income / Consolidated net income	0		0			0			0	0.03	44	0.09	0.08	84			
Insurance net income (P/C) / Equity (P/C)	0		0			0			0	15.59	21	14.29	19.86	61			
Insurance net income (L/H) / Equity (L/H)															3.62		5.13
Insurance benefits, losses, expenses / Insurance premiums						0			0	447.82	9	0	233.61	11			
Reinsurance recovery (P/C) / Total assets (P/C)	0		0			0			0	0.07	47	0	0.15	42			
Reinsurance recovery (L/H) / Total assets (L/H)															0		0.15
Net assets of insurance underwriting subsidiaries / Consolidated assets	0		0			0			0	0	88	0	0	85			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0		0			0			0	11.03	3	0	11.51	3			
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		15,450,000			15,895,000			15,149,000			16,677,000			16,220,000			
Net assets of broker-dealer subsidiaries / Consolidated assets	8.89		9.39			9.44			10.34	0.75	91	10.86	1.39	88			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	10,067,000	12,402,000	10,062,000	10,407,000	8,043,000
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	10,067,000	10,429,000	10,062,000	10,407,000	8,043,000
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	1,973,000	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	281,000	280,000	279,000	278,000	268,000
Interest-bearing bank balances	297,000	297,000	297,000	300,000	373,000
Total selected foreign assets	10,645,000	12,979,000	10,638,000	10,985,000	8,684,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.94			2.49			2.63			3.44	0.87	86	5.05	1.25	88
Cost: Interest-bearing deposits.....											0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans										5.18			27.03		
Commercial and industrial loans										0.64			0.29		
Foreign governments and institutions										0			0		
Growth Rates															
Net loans and leases.....	-18.83			53.87			-3.32			29.39	-2.40	83	-6.55	22.48	37
Total selected assets.....	-17.98			49.48			-3.16			26.50	2.04	79	-4.77	12.40	43
Deposits											3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	2,000	7,000		
Dividends	0	0	0	0	0		
Interest	0	0	0	2,000	7,000		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	113,000		-100.00
Dividends	0	0	0	0	106,000		
Interest	0	0	0	0	7,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	76,000	82,000	1,910,000	1,978,000	1,974,000	-7.32	322.22
Dividends	0	0	1,590,000	1,616,000	1,546,000		
Interest	76,000	82,000	320,000	362,000	428,000	-7.32	322.22
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	76,000	82,000	1,910,000	1,980,000	2,094,000	-7.32	-17.39
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	76,000	82,000	1,910,000	1,980,000	2,094,000	-7.32	-17.39
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	77,000	81,000	318,000	330,000	434,000	-4.94	
Other expenses	2,000	3,000	10,000	20,000	60,000	-33.33	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	79,000	84,000	328,000	350,000	494,000	-5.95	
Income (loss) before taxes	-3,000	-2,000	1,582,000	1,630,000	1,600,000		
Applicable income taxes (credit)	0	1,000	-10,000	-48,000	-12,000	-100.00	
Extraordinary items							
Income before undistributed income of subsidiaries	-3,000	-3,000	1,592,000	1,678,000	1,612,000		
Equity in undistributed income of subsidiaries	115,000	701,000	671,000	-175,000	-451,000	-83.59	-73.44
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	4,000	4,000	14,000	14,000	-98,000	0.00	300.00
Subsidiary holding companies	111,000	697,000	657,000	-189,000	-353,000	-84.07	-74.31
Net income (loss)	112,000	698,000	2,263,000	1,503,000	1,161,000	-83.95	-78.67
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	4,000	4,000	14,000	14,000	8,000	0.00	300.00
Subsidiary holding companies' net income	111,000	697,000	2,247,000	1,427,000	1,193,000	-84.07	-74.31

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	0	0	0	0	0	0	0	0	150,000		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	150,000		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	439,000	1.76	425,000	1.60	435,000	1.63	421,000	407,000	3.29	-92.83	
Common and preferred stock	439,000	1.76	425,000	1.60	435,000	1.63	421,000	407,000	3.29	55.12	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies	23,765,000	95.37	25,100,000	94.61	25,189,000	94.48	25,571,000	24,388,000	-5.32	154.99	
Common and preferred stock	16,050,000	64.41	16,919,000	63.77	15,946,000	59.81	16,224,000	16,209,000	-5.14	127.53	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	7,671,000	30.78	8,136,000	30.67	9,137,000	34.27	9,236,000	8,056,000	-5.72	240.63	
Other receivables	44,000	0.18	45,000	0.17	106,000	0.40	111,000	123,000	-2.22	214.29	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	90,000	0.36	253,000	0.95	406,000	1.52	249,000	181,000	-64.43	-64.57	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	624,000	2.50	753,000	2.84	630,000	2.36	783,000	1,061,000	-17.13		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	24,918,000	100.00	26,531,000	100.00	26,660,000	100.00	27,024,000	26,187,000	-6.08	58.75	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	6,390,000	25.64	6,790,000	25.59	6,528,000	24.49	6,790,000	5,504,000	-5.89		
Subordinated notes and debentures	791,000	3.17	791,000	2.98	791,000	2.97	791,000	2,077,000	0.00	1829.27	
Other liabilities	131,000	0.53	197,000	0.74	193,000	0.72	269,000	265,000	-33.50		
Balance due to subsidiaries and related institutions	1,136,000	4.56	1,137,000	4.29	1,136,000	4.26	1,136,000	1,404,000	-0.09		
Total liabilities	8,448,000	33.90	8,915,000	33.60	8,648,000	32.44	8,986,000	9,250,000	-5.24	20504.88	
Equity Capital	16,470,000	66.10	17,616,000	66.40	18,012,000	67.56	18,038,000	16,937,000	-6.51	5.21	
Perpetual preferred stock (income surplus)	1,616,000	6.49	2,616,000	9.86	1,616,000	6.06	2,616,000	2,616,000	-38.23	18.30	
Common stock	18,000	0.07	18,000	0.07	18,000	0.07	18,000	18,000	0.00	0.00	
Common surplus	12,559,000	50.40	12,510,000	47.15	12,560,000	47.11	12,510,000	12,339,000	0.39	2.06	
Retained earnings	2,318,000	9.30	2,525,000	9.52	3,853,000	14.45	2,946,000	2,048,000	-8.20	15.50	
Accumulated other comprehensive income	-41,000	-0.16	-53,000	-0.20	-35,000	-0.13	-52,000	-84,000			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	24,918,000	100.00	26,531,000	100.00	26,660,000	100.00	27,024,000	26,187,000	-6.08	58.75	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	1,136,000	4.56	1,136,000	4.28	1,136,000	4.26	1,136,000	1,403,000	0.00		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	131,000	0.53	486,000	1.83	131,000	0.49	0	355,000	-73.05		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	2.60			15.24			12.39			8.54	7.29	64	6.87	9.68	14
Bank net income / Average equity investment in banks													7.45		10.51
Nonbank net income / Average equity investment in nonbanks	3.66			3.78			3.27			3.39	9.75	45	1.90	7.89	29
Subsidiary HCs net income / Average equity investment in sub HCs	2.78			16.82			13.79			8.59	7.01	66	7.42	8.55	39
Bank net income / Parent net income	0			0			0			0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	3.57			0.57			0.62			0.93	3.59	51	0.69	5.93	48
Subsidiary holding companies' net income / Parent net income	99.11			99.86			99.29			94.94	68.34	60	102.76	74	76
Leverage															
Total liabilities / Equity capital	51.29			50.61			48.01			49.82	20.06	86	54.61	20.43	88
Total debt / Equity capital	43.60			43.03			40.63			42.03	14.41	86	44.76	14.31	84
Total debt + notes payable to subs that issued TPS / Equity capital	43.60			43.03			40.63			42.03	16.67	86	44.76	16.36	84
Total debt + Loans guaranteed for affiliate / Equity capital	43.60			43.03			40.63			42.03	14.68	86	44.76	14.56	84
Total debt / Equity capital – excess over fair value	43.60			43.03			40.63			42.03	14.52	86	44.76	14.51	84
Long-term debt / Equity capital	43.60			43.03			40.63			42.03	13.56	86	44.76	13.04	87
Short-term debt / Equity capital	0			0			0			0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.80			2.76			0.73			0	0.06	40	2.10	0.05	94
Excess cost over fair value / Equity capital	0			0			0			0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	26.75			32.43			28.72			33.10	34.67	48	32.47	28.44	56
Double Leverage															
Equity investment in subs / Equity capital	100.12			98.46			90.94			92.28	102.81	6	98.10	103.22	19
Total investment in subs / Equity capital	146.96			144.90			142.26			144.10	110.16	88	147.28	111.07	88
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.04			-0.10			-0.72			-0.93	0.47	6	-0.28	0.36	16
Equity investment in subs – equity cap / Net income-div (X)											1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	4.40			6.74			113.88			212.13	136.59	84	184.74	177.68	58
Cash from ops + noncash items + op expense / Op expense + dividend	4.81			8.82			118.92			242.78	147.24	88	216.49	190.27	67
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	83.37			100.33			107.53			102.27	134.08	37	109.20	116.34	51
Pretax operating income + interest expense / Interest expense	96.10			97.53			597.48			593.94	2,016.32	34	468.66	1,968.54	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	96.10			97.53			597.48			593.94	1,539.23	35	468.66	1,632.83	25
Dividends + interest from subsidiaries / Interest expense + dividends	4.41			6.84			113.96			211.54	150.43	79	193.89	210.80	53
Fees + other income from subsidiaries / Salary + other expenses	0			0			0			0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	0.85			1.27			8.67			9.63	35.64	27	2.11	57.11	10
Other Ratios															
Net assets that reprice within 1 year / Total assets	-5.48			-4.44			1.11			-0.06	3.85	18	-4.21	2.64	10
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.10			0.04	
Nonaccrual											1.03			0.54	
Total											1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.05	46	0	0.10	46
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	87.42			86.69			86.09			85.92	2.66	98	84.11	5.62	96
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	6.06			6.26			6.52			6.54	0.08	95	6.10	0.19	94

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....							85.30			36.11	81.10	19	40.07	57.84	34	
Dividends declared / Net income	1,470.54			160.17			60.01			40.32	42.29	47	55.64	33.08	87	
Net income – dividends / Average equity.....	-35.64			-9.17			4.96			5.10	4.14	63	3.05	6.46	12	
Percent of Dividends Paid																
Dividends from bank subsidiaries	0			0			0			0	132.17	7	0	178.13	9	
Dividends from nonbank subsidiaries	0			0			0			0	3.41	23	16.41	7.53	83	
Dividends from subsidiary holding companies.....	0			0			117.08			266.67	4.85	95	239.32	21.40	91	
Dividends from all subsidiaries	0			0			117.08			266.67	174.85	80	255.73	260.40	64	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries											60.28				66.55	
Interest income from bank subsidiaries.....											0.36				0.54	
Management and service fees from bank subsidiaries											1.47				1.55	
Other income from bank subsidiaries.....											0				0	
Operating income from bank subsidiaries											62.88				69.36	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	0			0			0			0	56.39	15	1,325	82.95	97	
Interest income from nonbank subsidiaries.....	0			0			0			0	7.38	32	87.50	20.25	86	
Management and service fees from nonbank subsidiaries	0			0			0			0	0.86	39	0	1.92	38	
Other income from nonbank subsidiaries.....	0			0			0			0	0.16	46	0	1.06	43	
Operating income from nonbank subsidiaries	0			0			0			0	79.84	8	1,412.50	150.41	97	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0			0			70.76			113.24	43.51	85	129.59	61.23	92	
Interest income from subsidiary holding companies	68.47			11.76			14.24			25.37	8.40	76	35.88	6.54	88	
Management and service fees from subsidiary holding companies.....	0			0			0			0	0.44	45	0	0.36	46	
Other income from subsidiary holding companies.....	0			0			0			0	0.01	45	0	0.29	44	
Operating income from subsidiary holding companies.....	68.47			11.76			85			138.61	55.20	85	165.47	76.49	92	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0			0			0			0	69.76	8	0	67.32	10	
Interest income from bank subsidiaries.....	0			0			0			0.10	0.63	57	0.33	0.80	65	
Management and service fees from bank subsidiaries	0			0			0			0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0			0			0			0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	0			0			0			0.10	82.20	5	0.33	78.80	11	
Dividends from nonbank subsidiaries	0			0			0			0	1.95	23	5.06	2.65	82	
Interest income from nonbank subsidiaries.....	0			0			0			0	0.73	36	0.33	1.19	77	
Management and service fees from nonbank subsidiaries	0			0			0			0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0			0			0			0	0.01	46	0	0.04	44	
Operating income from nonbank subsidiaries	0			0			0			0	4.70	16	5.40	7.29	75	
Dividends from subsidiary holding companies.....	0			0			83.25			81.62	2.53	94	73.83	4.52	91	
Interest income from subsidiary holding companies	100			100			16.75			18.28	0.11	96	20.44	0.20	96	
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0			0			0			0	0	49	0	0	48	
Operating income from subsidiary holding companies.....	100			100			100			99.90	4.56	97	94.27	6.08	94	
Loans and advances from subsidiaries / Short term debt.....											135.13				83.37	
Loans and advances from subsidiaries / Total debt	15.82			14.98			15.52			14.98	27.08	49	18.51	28.33	54	